

**UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION**

In re: WOODS, RENEE A.

§ Case No. 09-72835

§

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Debtor(s) _____

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**NOTICE OF TRUSTEE'S FINAL REPORT AND
APPLICATIONS FOR COMPENSATION
AND DEADLINE TO OBJECT (NFR)**

Pursuant to Fed. R. Bankr. P.2002(a)(6) and 2002(f)(8), please take notice that JOSEPH D. OLSEN, trustee of the above styled estate, has filed a Final Report and the trustee and the trustee's professionals have filed final fee applications, which are summarized in the attached Summary of Trustee's Final Report and Applications for Compensation.

The complete Final Report and all applications for compensation are available for inspection at the Office of the Clerk, at the following address:

327 South Church Street, Room #1100
Rockford, IL 61101

Any person wishing to object to any fee application that has not already been approved or to the Final Report, must file a written objection within 21 days from the mailing of this notice, serve a copy of the objections upon the trustee, any party whose application is being challenged and the United States Trustee. A hearing on the fee applications and any objection to the Final Report will be held at 09:30am on 02/10/2014 in Courtroom 3100, United States Courthouse, 327 South Court Street, #3100 Rockford, IL 61101.

If no objections are filed, upon entry of an order on the fee applications, the trustee may pay dividends pursuant to FRBP 3009 without further order of the Court.

Dated : 12/23/2013 By: /s/JOSEPH D. OLSEN
Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228
(815) 965-8635
JOlsenlaw@comcast.net

UNITED STATES BANKRUPTCY COURT
NORTHERN DISTRICT OF ILLINOIS
WESTERN DIVISION

In re: WOODS, RENEE A.

§ Case No. 09-72835

§
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Debtor(s)

**SUMMARY OF TRUSTEE'S FINAL REPORT
AND APPLICATIONS FOR COMPENSATION**

The Final Report shows receipts of \$ 9,095.20
and approved disbursements of \$ 606.62
leaving a balance on hand of ¹ \$ 8,488.58

Balance on hand: \$ 8,488.58

Claims of secured creditors will be paid as follows:

Claim No.	Claimant	Claim Asserted	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None					

Total to be paid to secured creditors: \$ 0.00
Remaining balance: \$ 8,488.58

Applications for chapter 7 fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
Trustee, Fees - JOSEPH D. OLSEN	1,659.52	0.00	1,659.52
Trustee, Expenses - JOSEPH D. OLSEN	45.01	0.00	45.01

Total to be paid for chapter 7 administration expenses: \$ 1,704.53
Remaining balance: \$ 6,784.05

¹ The balance of funds on hand in the estate may continue to earn interest until disbursed. The interest earned prior to disbursement will be distributed pro rata to creditors within each priority category. The trustee may receive additional compensation not to exceed the maximum compensation set forth under 11 U.S.C. § 326(a) on account of the disbursement of the additional interest.

Applications for prior chapter fees and administrative expenses have been filed as follows:

Reason/Applicant	Total Requested	Interim Payments to Date	Proposed Payment
None			

Total to be paid for prior chapter administrative expenses: \$ 0.00
 Remaining balance: \$ 6,784.05

In addition to the expenses of administration listed above as may be allowed by the Court, priority claims totaling \$0.00 must be paid in advance of any dividend to general (unsecured) creditors.

Allowed priority claims are:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for priority claims: \$ 0.00
 Remaining balance: \$ 6,784.05

The actual distribution to wage claimants included above, if any, will be the proposed payment less applicable withholding taxes (which will be remitted to the appropriate taxing authorities).

Timely claims of general (unsecured) creditors totaling \$ 30,050.39 have been allowed and will be paid *pro rata* only after all allowed administrative and priority claims have been paid in full.

The timely allowed general (unsecured) dividend is anticipated to be 22.6 percent, plus interest (if applicable).

Timely allowed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
1	DISCOVER BANK	5,571.48	0.00	1,257.80
2	Creditors' Protection Service	486.30	0.00	109.79
3	Terry Hoss	764.37	0.00	172.56
4	PYOD LLC its successors and assigns as assignee of	3,504.71	0.00	791.21
5	PYOD LLC its successors and assigns as assignee of	6,219.71	0.00	1,404.13
6	Chase Bank USA, N.A.	4,745.09	0.00	1,071.23
7	Chase Bank USA, N.A.	3,466.91	0.00	782.67
8	Chase Bank USA, N.A.	755.32	0.00	170.52
9	Midland Funding LLC	672.25	0.00	151.76

10	First National Bank of Omaha	Certificate of Notice	Page 5 of 8 3,864.25	0.00	872.38
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Total to be paid for timely general unsecured claims:	\$ <u>6,784.05</u>
Remaining balance:	\$ <u>0.00</u>

Tardily filed claims of general (unsecured) creditors totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and timely filed general (unsecured) claims have been paid in full. The tardily filed claim dividend is anticipated to be 0.0 percent, plus interest (if applicable).

Tardily filed general (unsecured) claims are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for tardy general unsecured claims:	\$ <u>0.00</u>
Remaining balance:	\$ <u>0.00</u>

Subordinated unsecured claims for fines, penalties, forfeitures, or damages and claims ordered subordinated by the Court totaling \$ 0.00 have been allowed and will be paid *pro rata* only after all allowed administrative, priority and general (unsecured) claims have been paid in full. The dividend for subordinated unsecured claims is anticipated to be 0.0 percent, plus interest (if applicable).

Subordinated unsecured claims for fines, penalties, forfeitures or damages and claims ordered subordinated by the Court are as follows:

Claim No	Claimant	Allowed Amount of Claim	Interim Payments to Date	Proposed Payment
None				

Total to be paid for subordinated claims:	\$ <u>0.00</u>
Remaining balance:	\$ <u>0.00</u>

Prepared By: /s/JOSEPH D. OLSEN

Trustee

JOSEPH D. OLSEN
1318 EAST STATE STREET
ROCKFORD, IL 61104-2228
(815) 965-8635
JOlsenlaw@comcast.net

STATEMENT: This Uniform Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. §1320.4(a)(2) applies.

In re:
Renee A. Woods
Debtor

Case No. 09-72835-TML
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0752-3

User: jclarke
Form ID: pdf006

Page 1 of 2
Total Noticed: 34

Date Rcvd: Jan 09, 2014

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 11, 2014.

db +Renee A. Woods, 1721 North Court Street, Rockford, IL 61103-4626
14138577 +Amcore Bank NA, 501 Seventh Street, Rockford, IL 61104-1245
14142123 +Anthony Williams, 1721 No Court St, Rockford, IL 61103-4626
14138579 Chase, Cardmember Service, PO Box 15153, Wilmington, DE 19886-5153
14501110 Chase Bank USA, N.A., PO Box 15145, Wilmington, DE 19850-5145
14581721 +Chase Bank USA, N.A., C/O Creditors Bankruptcy Service, P.O. Box 740933, Dallas, TX 75374-0933
14138580 Citi Card, Box 6000, The Lakes, NV 89163-6000
14138583 Exxon Mobil, Credit Card Center, P.O. Box 688940, Des Moines, IA 50368-8940
14138584 +Family Credit Management, 4304-06 Charles Street, Rockford, IL 61108-6249
14138585 First Bankcard, PO Box 2557, Omaha, NE 68103-2557
14815569 +First National Bank of Omaha, 1620 Dodge St., Stop Code 3105, Omaha, NE 68197-0002
14138586 HSBC Card Services, PO Box 37281, Baltimore, MD 21297-3281
14138587 ++JACK W LENOX MD, 1235 N MULFORD RD, SUITE 200, ROCKFORD IL 61107-3879
(address filed with court: Jack W. Lenox, M.D., 1415 E. State Street, # 800, Rockford, IL 61104-2344)
19931740 Midland Funding LLC, By its authorized agent Recoser, LLC, 25 SE 2nd Ave, Suite 1120, Miami, FL 33131-1605
14138590 +Mutual Management Services, 401 E. State Street, Rockford, IL 61104-1027
14138591 +Perryville Surgical Associates, 535 Roxbury Road, Rockford, IL 61107-5076
14138592 +Riverside Dental Center, 2028 E. Riverside Blvd., Loves Park, IL 61111-4802
14138593 +Rockford Health Physicians, 2300 N. Rockton Avenue, Rockford, IL 61103-3619
14138594 +Swedish American Health System, 1401 East State Street, Rockford, IL 61104-2298
14138576 +Thomas E Laughlin, 6833 Stalter Drive Suite 204, Rockford, IL 61108-2582
14138598 WFNNB - Express, PO Box 659728, San Antonio, TX 78265-9728
14138599 WFNNB - Limited, PO Box 659728, San Antonio, TX 78265-9728
14138600 +WFNNB - Victoria's Secret, PO Box 659728, San Antonio, TX 78265-9728
14138596 Wells Fargo Auto Finance, PO Box 29704, Phoenix, AZ 85038-9704
14138597 Wells FargoHome Mortgage, PO Box 10335, Des Moines, IA 50306-0335
14138575 +Woods Renee A, 1721 North Court Street, Rockford, IL 61103-4626

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

14299602 +E-mail/PDF: rmscedi@recoverycorp.com Jan 10 2014 00:56:54 Capital Recovery III LLC,
% Recovery Management Systems Corp, Attn Ramesh Singh, 25 SE 2nd Ave Ste 1120,
Miami, FL 33131-1605
14796763 +E-mail/PDF: rmscedi@recoverycorp.com Jan 10 2014 00:56:35
Capital Recovery III LLC As Assignee of HSBC Bank, Care of Recovery Management Systems Corp,
25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
14138581 +E-mail/Text: aquist@creditorsprotection.com Jan 10 2014 00:54:44
Creditors' Protection Service, PO Box 4115, 202 W State St, 300, Rockford, IL 61101-1163
14450094 E-mail/PDF: mrdiscen@discoverfinancial.com Jan 10 2014 01:16:02 DISCOVER BANK,
DFS Services LLC, PO Box 3025, New Albany, Ohio 43054-3025
14138582 E-mail/PDF: mrdiscen@discoverfinancial.com Jan 10 2014 01:16:02 Discover Card,
P.O. Box 6103, Carol Stream, IL 60197-6103
14138588 E-mail/Text: bnckohlsnotices@becket-lee.com Jan 10 2014 00:52:50 Kohl's, Payment Center,
PO Box 2983, Milwaukee, WI 53201-2983
14474303 +E-mail/PDF: resurgentbknotifications@resurgent.com Jan 10 2014 00:55:08
PYOD LLC its successors and assigns as assignee of, Citibank, c/o Resurgent Capital Services,
PO Box 19008, Greenville, SC 29602-9008
19931741 E-mail/PDF: rmscedi@recoverycorp.com Jan 10 2014 00:55:43
Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120,
Miami, FL 33131-1605

TOTAL: 8

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

14138578 ##+Associated Business Services, P.O. Box 449, Cherry Valley, IL 61016-0449
14138589 ##+Menard's, Retail Services, PO Box 15521, Wilmington, DE 19850-5521
14138595 ##+Terry Hoss, Attorney At Law, PO Box 449, Cherry Valley, IL 61016-0449

TOTALS: 0, * 0, ## 3

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

District/off: 0752-3

User: jclarke
Form ID: pdf006

Page 2 of 2
Total Noticed: 34

Date Rcvd: Jan 09, 2014

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 11, 2014

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 7, 2014 at the address(es) listed below:

Carole J. Ryczek on behalf of Trustee Joseph D Olsen carole.ryczek@usdoj.gov
Craig A Willette on behalf of Trustee Joseph D Olsen craigwillette@comcast.net
Joseph D Olsen Jolsenlaw@comcast.net, IL46@ECFCBIS.com
Joseph D Olsen on behalf of Trustee Joseph D Olsen jolsenlaw@aol.com
Patrick S Layng USTPRegion11.MD.ECF@usdoj.gov
Thomas E. Laughlin on behalf of Debtor Renee A. Woods tloff@aol.com

TOTAL: 6